

DETAILED ACTION

Allowable Subject Matter

1. Claims 1-4, 8, 11, 13-19, 23, 26, 28-34, 38, 41 and 43-45 are allowed.

EXAMINER'S AMENDMENT

2. An examiner's amendment to the record appears below. Should the changes and/or additions be unacceptable to applicant, an amendment may be filed as provided by 37 CFR 1.312. To ensure consideration of such an amendment, it MUST be submitted no later than the payment of the issue fee.

Authorization for this examiner's amendment was given in a telephone interview with George Gates on February 4th and February 12th, 2010.

THE APPLICATION HAS BEEN AMENDED AS DETAILED IN THE FOLLOWING PAGES:

Claim 1: A method of performing financial processing in one or more computers, comprising:

(a) selecting, in the one or more computers, accounts, forecast amounts, and attrition and propensity rates from a database through parallel processing of a selector function, wherein the selector function uses selection criteria specified by rules to select the accounts, forecast amounts, and attrition and propensity rates from the database, the selector function dynamically generates Structured Query Language (SQL) statements using the selection criteria, the selection criteria are grouped in order to combine them in the dynamically generated SQL statements, and the grouped selection criteria are processed independently and in parallel to yield output tables comprising the accounts, forecast amounts, and attrition and propensity rates selected from the database; ~~and~~

(b) performing, in the one or more computers, one or more Net Present Value (NPV) and Future Value (FV) calculations on the selected accounts using the selected forecast amounts and attrition and propensity rates, wherein results from the NPV and

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FV calculations are integrated to provide a Life-Time Value (LTV) of one or more customers for presentation to a user-; and

(c) providing, by the one or more computers, the LTV to the user.

Claim 16: A system for performing financial processing by one or more computers comprising:

~~one or more computers;~~

~~means, performed by the computers, for:~~

(a) the one or more computers configured to select ~~selecting~~ accounts, forecast amounts, and attrition and propensity rates from a database through parallel processing of a selector function, wherein the selector function uses selection criteria specified by rules to select the accounts, forecast amounts, and attrition and propensity rates from the database, the selector function dynamically generates Structured Query Language (SQL) statements using the selection criteria, the selection criteria are grouped in order to combine them in the dynamically generated SQL statements, and the grouped selection criteria are processed independently and in parallel to yield output tables comprising the accounts, forecast amounts, and attrition and propensity rates selected from the database; ~~and~~

(b) the one or more computers configured to perform, ~~performing~~ one or more Net Present Value (NPV) and Future Value (FV) calculations on the selected accounts using the selected forecast amounts and attrition and propensity rates, wherein results from the NPV and FV calculations are integrated to provide a Life-Time Value (LTV) of one or more customers for presentation to a user-; and

(c) the one or more computers configured to provide the LTV to the user.

Claim 31: An article of manufacture embodying instructions that, when read and executed by one or more computers, results in the one or more computers performing a method of financial processing, the method comprising:

(a) selecting, in the one or more computers, accounts, forecast amounts, and attrition and propensity rates from a database through parallel processing of a selector function, wherein the selector function uses selection criteria specified by rules to select the accounts, forecast amounts, and attrition and propensity rates from the database, the selector function dynamically generates Structured Query Language (SQL) statements using the selection criteria, the selection criteria are grouped in order to combine them in the dynamically generated SQL statements, and the grouped selection criteria are processed independently and in parallel to yield output tables comprising the accounts, forecast amounts, and attrition and propensity rates selected from the database; ~~and~~

(b) performing, in the one or more computers, one or more Net Present Value (NPV) and Future Value (FV) calculations on the selected accounts using the selected forecast amounts and attrition and propensity rates, wherein results from the NPV and FV calculations are integrated to provide a Life-Time Value (LTV) of one or more customers for presentation to a user; and

(c) providing, by the one or more computers, the LTV to the user.

Reasons for Allowance

3. The following is an examiner's statement of reasons for allowance:

The closest prior art the examiner has been able to locate are US Patent Number 7,082,411 to Johnson et al., US Patent Number 5,852,811 to Atkins, US Patent Application Number US2004/0039688 to Sulkowski et al. and US Patent Number 5,963,939 to McCann et al.

Johnson discloses retrieving individual asset data from a database based on a given criteria, performing an NPV calculation and then grouping and using the valuations in a sealed bid auction. Atkins discloses a personal financial program incorporating means of implementing, coordinating, supervising, planning, analyzing

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and reporting upon investments in an array of asset accounts and liability accounts within a client account. Sulkowski discloses how its LTV framework estimates the future value of credit accounts. McCann discloses data base objects that can be used independently and in parallel, wherein one set of database objects is used to store data, another set of database objects obtain solutions as well as installation and implementation instructions, and still another set of database objects examines the data stored in the first set of database objects and asks the user questions as necessary to fill in any necessary but missing data.

While Johnson, Atkins, Sulkowski and McCann are similar to the instant application in many respects, there are clear patentable distinctions. Unlike the prior art, the present invention teaches a selector function that uses selection criteria specified by rules to select accounts, forecast amounts, and attrition and propensity rates from a database used to perform Net Present Value and Future Value calculations which are integrated to provide a Life-Time Value.

4. The following is a formal statement of reasons for allowance:

Claim 1 is allowed because the best prior art of record alone or in combination, neither discloses nor fairly suggests the limitations: A method of performing financial processing in one or more computers, comprising:

(a) selecting, in the one or more computers, accounts, forecast amounts, and attrition and propensity rates from a database through parallel processing of a selector function, wherein the selector function uses selection criteria specified by rules to select the accounts, forecast amounts, and attrition and propensity rates from the database, the selector function dynamically generates Structured Query Language (SQL) statements using the selection criteria, the selection criteria are grouped in order to combine them in the dynamically generated SQL statements, and the grouped selection

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criteria are processed independently and in parallel to yield output tables comprising the accounts, forecast amounts, and attrition and propensity rates selected from the database;

(b) performing, in the one or more computers, one or more Net Present Value (NPV) and Future Value (FV) calculations on the selected accounts using the selected forecast amounts and attrition and propensity rates, wherein results from the NPV and FV calculations are integrated to provide a Life-Time Value (LTV) of one or more customers for presentation to a user; and

(c) providing, by the one or more computers, the LTV to the user.

Claims 2-4, 8, 11, and 13-15 are also allowable for the same reasons discussed above by virtue of their dependence on allowed claim 1.

Claim 16 is allowed because the best prior art of record alone or in combination, neither discloses nor fairly suggests the limitations: A system for performing financial processing by one or more computers comprising:

(a) the one or more computers configured to select accounts, forecast amounts, and attrition and propensity rates from a database through parallel processing of a selector function, wherein the selector function uses selection criteria specified by rules to select the accounts, forecast amounts, and attrition and propensity rates from the database, the selector function dynamically generates Structured Query Language (SQL) statements using the selection criteria, the selection criteria are grouped in order to combine them in the dynamically generated SQL statements, and the grouped selection criteria are processed independently and in parallel to yield output tables comprising the accounts, forecast amounts, and attrition and propensity rates selected from the database;

(b) the one or more computers configured to perform, one or more Net Present Value (NPV) and Future Value (FV) calculations on the selected accounts using the selected forecast amounts and attrition and propensity rates, wherein results from the

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NPV and FV calculations are integrated to provide a Life-Time Value (LTV) of one or more customers for presentation to a user; and

(c) the one or more computers configured to provide the LTV to the user.

Claims 17-19, 23, 26, and 28-30 are also allowable for the same reasons discussed above by virtue of their dependence on allowed claim 16.

Claim 31 is allowed because the best prior art of record alone or in combination, neither discloses nor fairly suggests the limitations: An article of manufacture embodying instructions that, when read and executed by one or more computers, results in the one or more computers performing a method of financial processing, the method comprising:

(a) selecting, in the one or more computers, accounts, forecast amounts, and attrition and propensity rates from a database through parallel processing of a selector function, wherein the selector function uses selection criteria specified by rules to select the accounts, forecast amounts, and attrition and propensity rates from the database, the selector function dynamically generates Structured Query Language (SQL) statements using the selection criteria, the selection criteria are grouped in order to combine them in the dynamically generated SQL statements, and the grouped selection criteria are processed independently and in parallel to yield output tables comprising the accounts, forecast amounts, and attrition and propensity rates selected from the database;

(b) performing, in the one or more computers, one or more Net Present Value (NPV) and Future Value (FV) calculations on the selected accounts using the selected forecast amounts and attrition and propensity rates, wherein results from the NPV and FV calculations are integrated to provide a Life-Time Value (LTV) of one or more customers for presentation to a user; and

(c) providing, by the one or more computers, the LTV to the user.

Claims 32-34, 38, 41, and 43-45 are also allowable for the same reasons discussed above by virtue of their dependence on allowed claim 31.

5. Any comments considered necessary by applicant must be submitted no later than the payment of the issue fee and, to avoid processing delays, should preferably accompany the issue fee. Such submissions should be clearly labeled "Comments on Statement of Reasons for Allowance."

Conclusion

6. Any inquiry concerning this communication or earlier communications from the examiner should be directed to JESSICA L. LEMIEUX whose telephone number is (571)270-3445. The examiner can normally be reached on Monday-Thursday 8AM-5PM.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, James Kramer can be reached on 571-272-6783. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

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